

State of Delaware Issue CLXXXIII November 2021 Produced by the Insurance Coverage Office

Click here for Delaware's latest COVID-19 information de.gov/coronavirus

8 Seasonal Safety Tips

Fall brings some hazards we need to be cautious about. But with the right fall safety tips, you can still enjoy everything you love about this time of year.

Living in the mid-Atlantic area means we get to enjoy four beautiful seasons, each with their own amazing features. But it's important to understand how to stay safe in specific weather conditions.

These essential fall safety tips will help make sure you enjoy the season to the fullest and avoid unnecessary injuries or accidents.

1. Be Cautious of Back-to-School Traffic

School is back in full swing, which means that there's more traffic on the roads in the morning and late afternoon. You might have noticed it takes a little longer to get to work now. Be alert when you're crossing the street or driving in a school zone. People can be absent minded in the morning as they rush around trying to get their kids to school and make it to work on time.

2. Don't be Fooled by Falling Leaves

The fall is a gorgeous time of year- those green leaves turn to wonderful shades of brown, yellow, red, and orange and fall to the ground in those piles we love to jump in.

But falling leaves can pose a hazard, no matter if you're driving or walking. Leaves can be very slippery, which is a big trigger for autumn slip and falls.

Jumping in piles of leaves can also be dangerous and lead to injury if you're not cautious. You never know what kind of garbage or debris ended up in that pile you just raked. This is especially important if you live on a busy street.

3. Get Your Fire Safety up to Speed

This time of year, when the temperature starts dropping, means we're putting away our bathing suits and getting our boots out. It also means we're firing up our heating equipment.

Your furnace and heaters have been sitting untouched all summer long. Turning them on at the first sign of chilly air without properly inspecting and servicing them can be a big fire hazard. Be sure to get an inspection of your heating systems and anything else that hasn't been used in a while.

If you have a wood burning fireplace, make sure you follow the proper safety procedures when using it. Keep the screen shut and make sure that the flu is clean, open, and free from debris.

Fall is also a time when a lot of people like to break out their candle collection and get cozy on a chilly evening. However, misuse of candles is one of the biggest causes of house fires. Always make sure you blow out your candles before you leave a room and never leave open flame unattended.

4. Avoid Slip and Falls from the Rain

In the fall, we get a lot of rain. And rain can often cause surfaces to be slippery, especially when it's cold and takes the water longer to evaporate.

This is a recipe for harmful slip and falls that can leave you with serious injuries.

When you're outside, double check everything before you use it or walk on it. For example, if you need to clean out your gutters, examine the ladder before you climb it. The rungs could be wet and slippery, causing a potential slip and fall.

Sidewalk grates and manhole covers are often slippery when wet, so take caution walking down the street. Walk with your hands free just in case you fall.

5. Be Prepared for Unexpected Cold Weather

Since the mid-Atlantic area weather can be fickle the temperature could be hot one day and cold the next. In fact, it could drop at any minute.

Always be prepared if you're going out for the night, especially if you're going to be outdoors for any period of time. Make sure you have an extra jacket, scarf, or hat in case the temperature drops unexpectedly.

If you don't have an emergency car kit in your vehicle, now is a good time to make sure you have one in there before winter starts.

(8 SEASONAL SAFETY TIPS CONTINUES AT THE BOTTOM OF PAGE 2)

GUTTER CLEANING TIPS

To safely and properly clean gutters follow these steps:

- Make sure you have a good, sturdy, extendable ladder. Always place the ladder on a sturdy surface (beware of landscaping rocks below which can shift). You can use a ladder stabilizer both for safety and to prevent damage to the gutters. Also, it's best to have a helper around in case you drop something or need a hand with the ladder.
- Dress for the job. Wear a long-sleeved shirt, work pants and rubber gloves. Cleaning gutters is a dirty job.
- 3. To remove the gunk from the gutters, use a small, plastic scoop. Gutter scoops are available at the hardware store, or a child's sandbox shovel also works just fine. If you have an old plastic kitchen spatula, that works too, and it won't damage the gutters. Better yet, get a gutter cleaning robot to do the job for you!
- Spread a tarp underneath your workspace to collect all the gutter gunk and protect your lawn and landscaping.
- 5. Once you've removed the debris from the gutters, use a garden hose to flush the gutters and downspouts and clear out any remaining debris. This will also show you if you have any leaks.
- Once the gutters are clear, repair any sagging metal. You can do this by mounting a gutter hanger. Many gutter repairs are do it yourself (DIY) jobs.
- 7. Once you get the hang of it, gutter cleaning isn't that bad, and you'll feel great when it's done! Now that you know how to clean out gutters, be sure to add it to your to-do list at least once a year.



The Drawbacks Of Working From Home

THANKSGIVING RIDDLES

- 1. I am a 12-letter word, 2 compound words, and people celebrate me in the fall. What am I?
- 2. What animal has the worst eating habits?
- 3. What do you call a turkey on the day after Thanksgiving?
- 4. What happened when the turkey got into a fight?

ANSWERS ON PAGE 2



Thanksgiving at Your House

There are potential hazards that you should be aware of if you're holding Thanksgiving at your house. This includes fire-related incidents. According to the National Fire Protection Association, the Thanksgiving holiday has the most cooking-related fires over any other holiday. Some of these safety tips include:

- Have an easily accessible fire extinguisher in your kitchen and more importantly, know how to use it.
- Be cautious of what you're wearing while cooking. Do not wear flowing, loose clothing that could potentially catch fire.
- Be knowledgeable and careful if using a turkey fryer. There is a high danger of fires and/or burns when using one.
- Remain in the kitchen to watch over the cooking food.
- Keep an eye out for any potential fires hazards that may come near the flame, such as oven mitts, dish towels, or plastic wrappers or bags.
- Keep pot handles facing inward or to the rear of the stove to avoid accidentally knocking over a pot.
- Watch out for any dangling electrical cords. Keep them up out of the way or unplug any small appliances you are not using.
- Keep floor clear of any debris to help avoid any unnecessary falling or ankle-twisting accidents.
- Check with your guests if they have any food allergies and if so, let them know which
 dishes to avoid that may contain a particular allergen.
- Make sure the turkey is fully cooked and leftovers are stored within two hours to avoid food poisoning.

Keep Kids Safe

There is more than a good chance that your Thanksgiving celebration will include kids of all ages. The best ways to keep them safe includes:

- Simply keep the kids out of the kitchen when cooking.
- Keep any knives or any sharp objects out of their reach.
- If you have lit candles in your home, they should be placed high and out of their reach as well
- If the weather is nice enough and the kids can play outside, always have a designated adult chaperone to keep an eye on them.

Keep Your Pets Safe

Many people enjoy sharing some of their Thanksgiving meal with their pets. However, it is important to be aware of the dangers that may exist to ensure your favorite furry friends enjoy a safe Thanksgiving.

- Never give your dog or cat raw or undercooked turkey as they, like people, are susceptible to salmonella bacteria. Make sure their holiday turkey nibbles are well cooked.
- Do not give your pets stuffing since herbs, such as sage, even in small amounts can cause an upset stomach and gastrointestinal problems.
- Never give your pets turkey bones.
- Never give a pet raw bread dough. The dough expands once it is eaten, causing vomiting, pain and bloating. Surgery may be required to correct the condition.
- Keep the kitchen trash can covered and out of the way of curious pets.
- Keep fresh flowers and plants out of the reach of cats and dogs. Many beautiful flowers are highly toxic to pets if ingested.



There is always, always something to be thankful for.

8 Seasonal Safety Tips (Continued from Page 1)

6. Wash Your Hands Constantly

While the fall brings back some of our favorite things, it also brings something we all hate cold and flu season. Wash your hands frequently and use hand sanitizer if you can't wash them. Any time you touch a publicly used item, like a railing, gas pump handles, doorknobs, make sure you lather up and avoid touching your face.

7. Make Sure Your Batteries Are in Order

Test your batteries and replace them if necessary. Make sure you have backups on hand in case of power outages or other emergencies. Make sure your smoke detectors, carbon monoxide detectors, and other important emergency devices are in working order and have fresh batteries.

8. Wear Something Reflective When Walking at Night

It's starting to get darker earlier, but that doesn't mean that the dog still doesn't need to be walked or that you should abandon your fitness program. At this time of year, it's starting to get dark before we even get home from work, which doesn't leave much time outside in the daylight. Make sure you wear reflective clothing if you're out at night. You should also put reflective materials on your dog's collar or leash to make sure they're visible to people driving by.

SAFETY TIPS OF THE MONTH

The U.S. Department of Agriculture (USDA) offers these tips for a food safe Thanksgiving:

Tip 1: Don't wash that turkey! USDA does not recommend washing raw meat and poultry before cooking. Washing raw meat and poultry can cause bacteria to spread up to three feet away. Cooking (baking, broiling, boiling, frying or grilling) meat and poultry to the right temperature kills any bacteria that may be present, so washing meat and poultry is not necessary.

Tip 2: Use the refrigerator, the cold-water method or the microwave to defrost a frozen **turkey.** There are three safe ways to defrost a turkey: in the refrigerator, in cold water and in the microwave oven. Thawing food in the refrigerator is the safest method because the turkey will defrost at a consistent, safe temperature. It will take 24 hours for every 5 pounds of weight for a turkey to thaw in the refrigerator. To thaw in cold water, submerge the bird in its original wrapper in cold tap water, changing the water every 30 minutes. For instructions on microwave defrosting, refer to your microwave's owner's manual. Cold water and microwave thawing can also be used if your bird did not entirely defrost in the refrigerator.

Tip 3: Use a meat thermometer. The only way to determine if a turkey (or any meat, poultry or seafood) is cooked is to check its internal temperature with a food thermometer. A whole turkey should be checked in three locations: the innermost part of the thigh, the innermost part of the wing and the thickest part of the breast. Your thermometer should register 165°F in all three of these places. The juices rarely run clear at this temperature, and when they do the bird is often overcooked. Using the food thermometer is the best way to ensure your turkey is cooked, but not overdone.

Tip 4: Leftovers are good in the refrigerator for up to four days. Take the turkey off the bone and refrigerate it as soon as you can, within 2 hours of the turkey coming out of the oven. Leftovers will last for four days in the refrigerator, so if you know you won't use them right away, pack them into freezer bags or airtight containers and freeze. For best quality, use your leftover turkey within four months. After that, the leftovers will still be safe, but can dry out or lose flavor.



"I'm trying to eat healthy. Where do you keep the organic donuts?"

THANKSGIVING RIDDLES ANSWERS

Thanksgiving.

The turkey, because it gobbles everything up!
 Lucky.

4. He got the stuffing knocked out of him!